

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Watkins, Dahniella J	§	Case No. 09 B 43593
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 11/17/2009.

2) The plan was confirmed on 05/10/2010.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/18/2010.

5) The case was converted on 09/29/2010.

6) Number of months from filing or conversion to last payment: 7.

7) Number of months case was pending: 11.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$1,720.84.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,424.74
Less amount refunded to debtor	\$0

**NET RECEIPTS:** \$5,424.74

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,414.11
Court Costs	\$0
Trustee Expenses & Compensation	\$347.21
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,761.32

Attorney fees paid and disclosed by debtor \$274.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
America's Servicing Co	Secured	\$124,765.81	\$120,562.57	\$120,562.57	\$0	\$0
America's Servicing Co	Secured	\$300.00	\$4,800.11	\$300.00	\$0	\$0
America's Servicing Co	Secured	NA	\$4,800.11	\$4,800.11	\$0	\$0
American Servicing	Secured	\$0	\$1,200.00	\$1,200.00	\$0	\$0
Cook County Treasurer	Secured	\$573.32	\$573.00	\$573.00	\$0	\$0
Ford Motor Credit Corporation	Secured	\$30,454.00	\$29,216.12	\$29,216.12	\$1,663.42	\$0
500 Fast Cash	Unsecured	\$960.00	NA	NA	\$0	\$0
AmeriCash Loans LLC	Unsecured	NA	\$932.99	\$932.99	\$0	\$0
Archer Heights Credit Union	Unsecured	\$440.00	\$441.56	\$441.56	\$0	\$0
Bank Of America	Unsecured	\$560.00	NA	NA	\$0	\$0
Chase Bank	Unsecured	\$3,195.42	NA	NA	\$0	\$0
Chase Bank	Unsecured	\$0	NA	NA	\$0	\$0
CitiFinancial	Unsecured	\$1.00	NA	NA	\$0	\$0
Columbia House	Unsecured	\$34.82	NA	NA	\$0	\$0
Continental Finance	Unsecured	\$325.00	\$389.49	\$389.49	\$0	\$0
Department Stores National Bank	Unsecured	\$3,941.62	\$4,586.80	\$4,586.80	\$0	\$0
Educational Credit Management Corp	Unsecured	NA	\$6,865.74	\$6,865.74	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
First Premier	Unsecured	\$370.00	NA	NA	\$0	\$0
First Rate Financial	Unsecured	\$764.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$216.82	NA	NA	\$0	\$0
Illinois State Tollway	Unsecured	\$145.60	NA	NA	\$0	\$0
Illinois Student Assistance Commis	Unsecured	NA	\$19,443.92	\$19,443.92	\$0	\$0
J C Penney - GEMB	Unsecured	\$350.00	NA	NA	\$0	\$0
Kenwood Services LLC	Unsecured	\$783.00	NA	NA	\$0	\$0
Kingston Financial	Unsecured	\$378.00	NA	NA	\$0	\$0
National Payment Center	Unsecured	\$510.00	NA	NA	\$0	\$0
Park Management	Unsecured	\$782.14	NA	NA	\$0	\$0
PDL Financial Services	Unsecured	\$2,500.00	NA	NA	\$0	\$0
PDL Ventures	Unsecured	\$960.00	\$455.00	\$455.00	\$0	\$0
Premier Bankcard	Unsecured	\$404.67	\$404.67	\$404.67	\$0	\$0
Premier Bankcard	Unsecured	\$292.43	\$292.43	\$292.43	\$0	\$0
RoundUp Funding LLC	Unsecured	\$1,000.00	\$989.32	\$989.32	\$0	\$0
Sallie Mae	Unsecured	NA	\$6,990.59	\$6,990.59	\$0	\$0
Sallie Mae	Unsecured	NA	\$11,233.39	\$11,233.39	\$0	\$0
Sallie Mae	Unsecured	NA	\$10,370.55	\$10,370.55	\$0	\$0
Sallie Mae	Unsecured	NA	\$5,541.59	\$5,541.59	\$0	\$0
Sallie Mae	Unsecured	NA	\$3,046.00	\$3,046.00	\$0	\$0
Sallie Mae	Unsecured	NA	\$6,907.04	\$6,907.04	\$0	\$0
Sallie Mae	Unsecured	NA	\$11,655.63	\$11,655.63	\$0	\$0
Sallie Mae	Unsecured	NA	\$20,080.61	\$20,080.61	\$0	\$0
Spirit Of America Nat'l Ban	Unsecured	\$109.00	\$108.07	\$108.07	\$0	\$0
United Cash Loans	Unsecured	\$585.00	NA	NA	\$0	\$0
Uptown Cash	Unsecured	\$200.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$126,862.68	\$0	\$0
Debt Secured by Vehicle	\$29,216.12	\$1,663.42	\$0
All Other Secured	\$102,708.06	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$258,786.86</b>	<b>\$1,663.42</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,600.33</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$3,761.32	
Disbursements to Creditors	\$1,663.42	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$5,424.74</b>

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: October 5, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.